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TOTMAN BUILDING—SUITE 400
210 EAST RBDWOOD STREET
BALTIMORE, MARYLAND 21202-3399
(410) 685-1763 • FAX (410) 727-1759

VIRGINIA OFFICE
1601 ROLLING HILLS DRIVE
SURREY BUILDING, SUITE 125
RICHMOND, VIRGINIA 23229
(804) 288-0088 • FAX (804) 288-0052

PLEASE REPLY TO BALTIMORE _____

PLEASE REPLY TO VIRGINIA _____

July 28, 2010

**JOHNIE MUNCY
**KEILY GRING
**ANDREW RICH
**BRAXTON WILLIAMS
**AARON JORDAN
**GEOFFREY O'BRIEN
**ANNE GRUMBINE
**RYAN QUINN

**ADMITTED TO PRACTICE IN VA

PLEASE REPLY
TO VIRGINIA

Ms. Michele L. McBeth
1321 Creamer Road
Norfolk, VA 23503

Re: 1321 Creamer Road
Our File No.: 225815

**THIS IS A COMMUNICATION FROM A DEBT COLLECTOR
THIS FIRM IS A DEBT COLLECTOR.**

Dear Ms. McBeth:

On July 29, 2003 you borrowed money and executed a Mortgage/Deed of Trust and Note secured by the above referenced property. Since that time your loan has been transferred to EverHome Mortgage Company the current noteholder and/or servicer. The loan has been referred to this office for legal action based upon a default under the terms of your Mortgage/Deed of Trust and Note. This office has been retained to institute foreclosure proceedings under the loan agreement.

Pursuant to the Fair Debt Collection Practices Act, we are providing the following information: As of the date of this letter the total indebtedness due from the date of default is \$158,561.98 pursuant to the terms of Mortgage/Deed of Trust and Note. On the following page we have provided you with a breakdown of that amount. If within thirty (30) days from receipt of this letter you fail to dispute all or part of the debt, the debt will be assumed as valid. If you notify this office in writing within the thirty (30) day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt and a copy of such verification will be mailed to you. Upon your written request within the thirty (30) day period, this office will provide the name and address of the original noteholder, if different from the current noteholder.

If you have been discharged in a Chapter 7 proceeding, EverHome Mortgage Company will not pursue you personally for any deficiency which may arise from this foreclosure. Rather, EverHome Mortgage Company intends to proceed against the property to foreclose your Deed of Trust/Mortgage.

We have calculated a statement of your debt below, as of the date of this letter. Please understand, the figures shown below will continue to change as this foreclosure progresses, and may have already changed by the time you receive this notice. To obtain the most current figures, it will be necessary for you to contact this office.



PLEASE REPLY
TO VIRGINIA

Page Two
Ms. Michele L. McBeth

Total indebtedness of \$158,561.98 as of the date of this letter:

Principal Balance	:	\$152,091.23
Interest Accrued	:	\$4,452.34
03/01/2010 - 07/28/2010		
Accrued Late charges	:	\$309.98
03/01/2010 - 07/28/2010		
Escrow/Impound	:	\$897.43
Legal Fee	:	\$600.00
Foreclosure Expenses (To Date)	:	\$150.00
Total Fees	:	\$61.00
Total Due		\$158,561.98

Per diem: \$25.00

Monthly Late Charge: \$50.36

Should you wish to reinstate or payoff your loan, or obtain a current statement of your debt for any reason, please contact our foreclosure department at the above telephone number between the hours of 9:00 a.m. and 5:00 p.m. and ask for Miriam

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.**

Very truly yours,

FRIEDMAN & MacFADYEN, P.A.
Johnie R. Muncy

JRM:llm
FIRST CLASS MAIL